




# CORE FUND SERIES H



Information is correct at 31 January 2018

## FUND FACTS

	<b>OBJECTIVE</b>	To achieve returns similar to the average managed fund with lower volatility.
	<b>INVESTMENT STYLE</b>	Active & Indexed
	<b>SIZE</b>	57.5 thousand

## IRISH LIFE RISK LEVEL (IL)

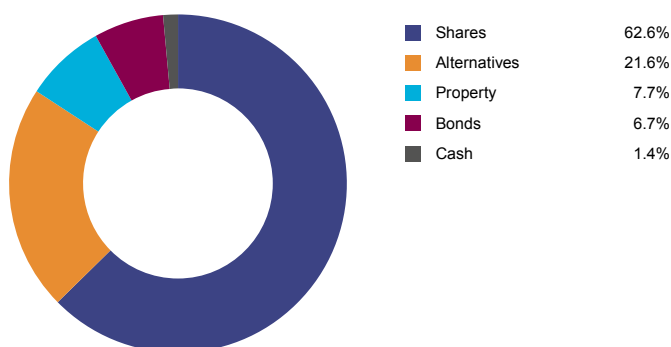
IL1	IL2	IL3	<b>IL4</b>	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

## FUND DESCRIPTION

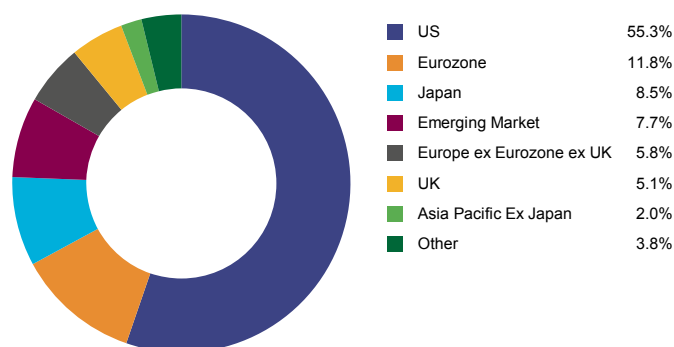
CORE invests in traditional assets such as shares, bonds, property and cash. It also invests in alternative assets. Alternative assets include an allocation to a fund with a dynamic blend of specialist alternative funds managed by asset managers other than ILIM and a managed futures fund managed by an external manager, Abbey Capital. Alternative assets can be high risk if invested on a stand-alone basis. CORE aims to achieve returns similar to average managed funds but with a reduced level of risk. The asset mix and the investment percentage can change over time. This fund is subject to incentive fees.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

## ASSET ALLOCATION



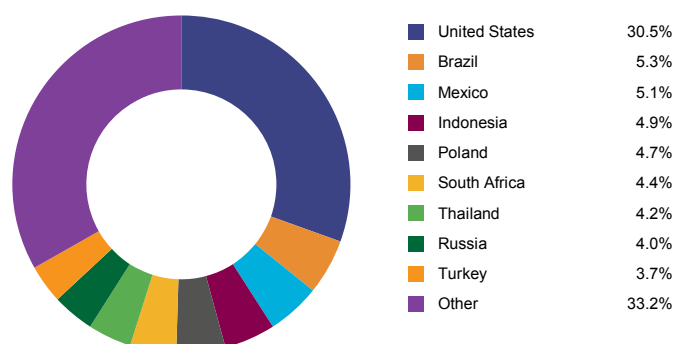
## SHARE REGIONAL DISTRIBUTION



## TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
Apple Inc	1.5%
Alphabet Inc/CA	1.1%
Microsoft Corp	1.1%
Exxon Mobil Corp	0.9%
Johnson & Johnson	0.9%
Amazon.com Inc	0.8%
Berkshire Hathaway Inc	0.8%
Facebook Inc	0.8%
Verizon Communications Inc	0.8%
Nestle SA	0.7%

## BOND COUNTRY DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Allied Irish Banks, p.l.c. is tied to Irish Life Assurance plc. for Life and Pensions business.

**Warning: This fund may be affected by changes in currency exchange rates.**



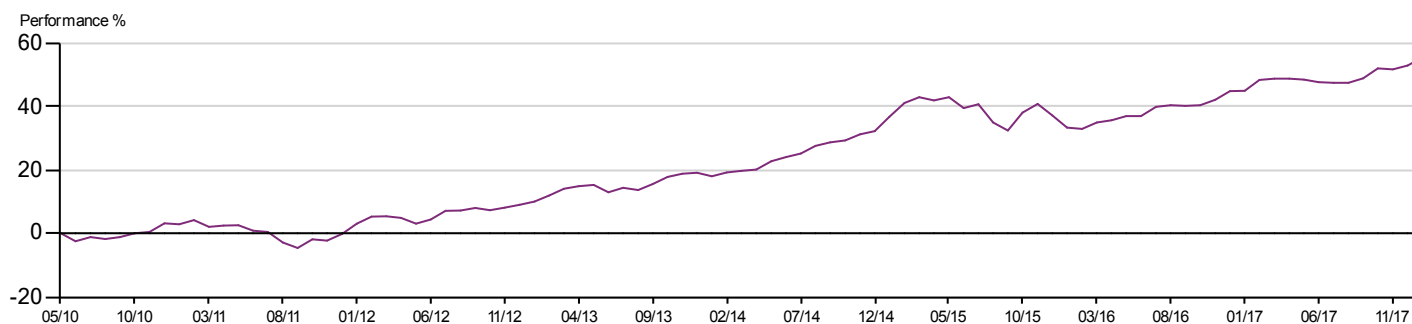
## CALENDAR YEAR RETURN

	2012	2013	2014	2015	2016	2017	YTD
Fund	9.11%	9.36%	10.99%	3.78%	5.54%	5.59%	1.70%
Benchmark	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

## PERFORMANCE AS AT 31/01/2018

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	1.70%	2.30%	7.31%	4.38%	7.18%	5.87%
Benchmark	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.20%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 04 May 2010; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:

- INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2013-2015
- PASSIVE MANAGER OF THE YEAR - Irish Pension Awards 2016
- BEST EQUITY and BEST PASSIVE MANAGER - European Pension Awards 2014

To find out more about our fund range and to view the latest market and fund manager updates please visit: <http://www.irishlife.ie>

Allied Irish Banks, p.l.c. is tied to Irish Life Assurance, p.l.c. for life and pensions business.  
Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.  
Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.  
Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.

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